

Administrative Office | 100 Light Street, Floor B-1 | Baltimore | Maryland 21202-1098

Date

Name Address City/State/Zip

Dear (add policyholder name)

We are writing to inform you of an information breach involving some of your personal information. Due to an inadvertent error, an electronic file containing your information was incorrectly sent by one of our service companies to an unauthorized company on June 25, 2014. This letter explains what occurred and is being provided to you for informational purposes.

We use service providers to handle certain enrollment functions for our Medicare Part D prescription drug plan. These service providers perform similar functions for other insurance companies. One of these service providers incorrectly sent an electronic file containing our enrollment information to an affiliate of one of our other service providers. Upon receiving and opening the file, that affiliate recognized the error and immediately secured the file to prevent additional access.

Information contained in the file included your personal identification and demographic information, such as name, address, social security number, date of birth, and Medicare health identification number, as well as Medicare Part D prescription drug enrollment information. No claim specific information was included.

This event appears to have been the result of an isolated human error. The file was sent using a secure transmission and only 3 employees at the affiliate company had access to your information and only viewed it to determine it was not their client information. The affiliate has confirmed that it securely destroyed all information received in error and that no other access was given to your information. In response to this incident, we are reviewing the processes at our service provider to assure that additional steps are taken to prevent a similar error in the future, including additional staff training.

We have no indication that your information has been compromised in any way. However, out of an abundance of caution, if you have an active policy with us, it has been flagged for special handling to prevent unauthorized persons from making changes to or accessing your policy information. While we have no reason to believe your information has been or will be misused, we recommend that you take some simple and no-cost steps to help protect against the possibility of identity theft.

We encourage you to be vigilant with respect to carefully reviewing any policy or Medicare claim statements and your credit reports. You should promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including your local law enforcement agency or your state's attorney general.

We recommend that you periodically obtain your credit report from one or more of the national credit reporting companies listed below. You may obtain a free copy of your credit report once every 12 months by visiting http://www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the request form at http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm).

In addition, you can also purchase a copy of your credit report at any time by contacting one of the three national credit reporting companies:

EquifaxExperianTransUnion(800) 685-1111(888) 397-3742(800) 916-8800www.equifax.comwww.experian.comwww.transunion.comP.O. Box 740241P.O. Box 9532P.O. Box 6790Atlanta, GA 30374-0241Allen, TX 75013Fullerton, CA 92834-6790

You may contact the Federal Trade Commission ("FTC") or the national credit reporting agencies to learn about preventing identity theft and to obtain additional information on identity theft, fraud alerts and security freezes.

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) http://www.ftc.gov/idtheft/

We apologize for any inconvenience this incident may cause. If you have questions or concerns, please do not hesitate to contact me directly at 1-866-540-4583 toll free number.

Sincerely,

Melissa Sellers Medicare Compliance Officer